DAVID F. OVSON, LLC (Name)

name 440 Camden Cove Circle

address

(Address) 1130 South 22nd Street, Birmingham, Alabama 35205

Calera, AL 35040

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA COUNTY OF Jefferson

KNOW ALL MEN BY THESE PRESENTS.

20041229000704540 Pg 1/1 12.00 Shelby Cnty Judge of Probate, AL

That in consideration of ONE HUNDRED THOUSAND AND NO/100-----

.___ 12/29/2004 09:41:00 FILED/CERTIFIED

--DOLLARS(\$100,000.00)

to the undersigned grantor, Builder's Group, Inc.

a corporation,

(herein referred to as GRANTOR), in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto Hilary Curtis and Monterro Curtis

(herein referred to as GRANTEES) for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, the following described real estate, situated in Shelby County, AL to-wit:

Lot 268A, according to the Resurvey of Lots 263, 264 and 266 thru 271, Camden Cove, Sector 9, as recorded in Map Book 34, page 5, in the Probate Office of Shelby County, Alabama.

SUBJECT TO:

- 1. Ad valorem taxes for the year 2005, which are a lien, but not yet due and payable until October 1, 2005.
- 2. Easements, rights-of-ways, restrictions, conditions and covenants of record.

The entire purchase price recited herein was derived from mortgage loans closed simultaneously herewith.

TO HAVE AND TO HOLD, To the said GRANTEES for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion. And said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEES, their heirs and assigns, that is lawfully seized in fee simple of said premises, that they are free from all encumbrances, that it has a good right to sell and convey the same as aforesaid, and that it will and its successors and assigns shall, warrant and defend the same to the said GRANTEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, by its President, Thomas A. Davis who is authorized to execute this conveyance, has hereto set its signature and seal, this the 10th day of December

2004

ATTEST:

Builder's Group, Inc.

Alabama STATE OF COUNTY OF Jefferson

David F. Ovson

Thomas A. Davis

a Notary Public in and for said County in said

State, hereby certify that whose name as President

of Builder's Group, Inc. a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he, as such officer and with full authority, executed the same voluntarily for and as

the act of said corporation,

Given under my hand and official seal, this the

10th day of

2004

Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE OF ALABAMA AT LARGE AND 27, 2008 TIRU NOTARY PUBLIC UNDERWRITERS

ember.